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VERIFICATION OF A TRANSLATION

I, Susan POTTS BA ACIS

Director to RWS Group plc, of Europa House, Marsham Way, Gerrards Cross, Buckinghamshire, England declare:

That the translator responsible for the attached translation is knowledgeable in the French language in which the below identified international application was filed, and that, to the best of RWS Group plc knowledge and belief, the English translation of the amended sheets of the international application No. PCT/FR99/02214 is a true and complete translation of the amended sheets of the above identified international application as filed.

I hereby declare that all the statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the patent application issued thereon.

Date: March 2, 2001

Signature of Director :



For and on behalf of RWS Group plc

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PROCESS FOR MANAGING AN ELECTRONIC TRANSACTION BY CHIP
CARD, TERMINAL AND CHIP CARD IMPLEMENTING THIS PROCESS

5 The present invention relates to electronic transactions carried out by means of a chip card.

It proposes a process for managing such an electronic transaction, as well as a terminal and a chip card implementing this process.

10 Customarily, during a transaction with a chip card, it is the reading terminal into which the chip card is inserted which manages the procedure for authenticating the card and the bearer thereof, as well as the procedure for validating the transaction.

15 In particular, the terminal of the reading terminal routinely requests the bearer of the card to indicate thereto his/her authentication code. Also, if the amount of the transaction exceeds a certain threshold, the reading terminal can decide to interrogate an external authorization center.

20 However, it is henceforth desired to be able to carry out very fast electronic transactions which can take place within very short times - for example less than 100 ms - and for which bearer authentication is not realizable.

25 Nowadays, fast electronic transactions are made possible by so-called "electronic purse" systems.

30 An electronic purse is a device which comprises a memory in which is stored a value corresponding to a monetary sum which is decremented as and when transactions are made by means of the said purse.

35 EP 829 830 already discloses electronic purses in which a card bearer authentication procedure is implemented when the amount of the transaction or the aggregated amount of the transactions carried out are greater than given thresholds.

However, electronic purses have drawbacks. In particular, they do not ensure the same security of

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transaction as bank cards. In particular, with an
electronic purse it may happen

AMENDED SHEET